AMENDMENTS TO THE SPECIFICATION:

Amend the specification as follows:

Please replace the paragraph beginning at page 15, line 5, with the following rewritten paragraph:

FIG. 6 shows a diagram illustrating an example of the file stored in database 25. In FIG. 6 ~~(a)~~ 6, database 25 includes an account balance table ~~251~~ for managing electronic money and an account balance table ~~252~~ for electronic money due for remittance. These account balance tables ~~251, 252~~ are provided on a user-by-user basis by use of each user's identification code (preferably IC card number). Moreover, database 25 includes a mapping table ~~253~~ which is indicative of the relation between the IC card number and the electronic mail address on a per user basis. Using database 25, the electronic money balance is managed against the electronic money management account on a per user basis, as well as the electronic money balance due for remittance is managed against the electronic money account due for remittance on a per user basis, as shown in FIG. 6.